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SENATOR DWORAK: I think it is available under individual insurance and I would suggest, then, that if an individual has this need and they can't fulfill this need through an employer's sponsored plan of which generally the individual contributes, he then could obtain this coverage on an individual basis.

SENATOR KEYES: Right. I am sure, Senator Dworak, you are entitled to your opinion. It is my opinion that when a group policy or a group offers insurance that children beyond the age of 23 who are handicapped or mentally retarded should be included in the group.

SENATOR DWORAK: Thank you. I oppose this bill because I think now these coverages are available to groups. If the people electing the group wish to buy the coverage, they can. As far as discrimination within the group, an individual can buy the coverage on an individual basis, if he can. In fact, I know many companies that do provide this provision. It is not a free benefit. The benefit is going to have to be paid for and when we start mandating coverages, we are mandating premiums. This is exactly what we are doing and we are taking all choice away from the individual to be able to pick and choose his coverage and I think it is the wrong trend. I think at a time when group insurance cost or any health insurance cost is escalating as rapidly as it is, any additional burden to the individual premium payer is unconscionable. Senator Mills very clearly pointed out his specific rate increase with that particular group carrier and I believe these rate increases can actuarially be justified. They generally are on an experience basis, premiums in, claims out, and to further burden the premium payer at this time would be grossly wrong.

PRESIDENT: Senator Frank Lewis.

SENATOR F. LEWIS: Insert the words, babies at birth for mental retardation, and that is the same arguments we heard last year. Remember that. Remember when we were saying that you shouldn't cover children until they were at least 10 days old. Senator Dworak made the same argument. I think the bill is a reasonable attempt to help under certain circumstances. I believe the prerogative of the Legislature to do this. Senator Dworak made an excellent argument for free enterprise and self regulation by the insurance industry and it did touch my heart but not enough. I think the bill is reasonable. When I can get Murphy to support something like this, I am overwhelmed and I certainly want to join hands and reemphasize my support for the bill.

PRESIDENT: Senator Clark.

SENATOR CLARK: Mr. President and members, I would like to ask Senator Murphy a question.

SENATOR MURPHY: Yes.

SENATOR CLARK: Senator Murphy, was the question ever